

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Renita Fennel Smith
 Debtor

Case No. 13-13637-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 13

Date Rcvd: Jul 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2018.

db +Renita Fennel Smith, 24 Parkview Road, Cheltenham, PA 19012-1815
 13074003 +M&T Bank, PO BOX 1508, Buffalo, NY 14240-1508
 13033091 +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: megan.harper@phila.gov Jul 28 2018 02:00:09 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 28 2018 01:59:21
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 28 2018 01:59:56 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

+E-mail/Text: bncmail@w-legal.com Jul 28 2018 01:59:47 ANTIO, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13096525 EDI: DISCOVER.COM Jul 28 2018 05:53:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025

13045200 +E-mail/Text: ELDABBAS@FREEDOMCU.ORG Jul 28 2018 01:59:01 Freedom Cu,
 626 Jacksonville Rd Ste, Warminster, PA 18974-4872

13100277 EDI: JEFFERSONCAP.COM Jul 28 2018 05:53:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617

13075137 +E-mail/Text: electroniccbkydocs@nelnet.net Jul 28 2018 01:59:43
 Nelnet on behalf of the U.S. Dept. of ED, 3015 South Parker Road, Suite 400,
 Aurora, CO 80014-2904

13145479 +EDI: RESURGENT.COM Jul 28 2018 05:53:00 PYOD, LLC its successors and assigns as assignee,
 of Roundup Funding L.L.C., Resurgent Capital Services, PO Box 19008,
 Greenville, SC 29602-9008

13033093 +E-mail/Text: jennifer.chacon@spservicing.com Jul 28 2018 02:00:46 Select Portfolio Svcin,
 Po Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2018 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Renita Fennel Smith dm0160west@gmail.com,
 davidoffenecf@gmail.com

KEVIN G. MCDONALD on behalf of Creditor Wells Fargo Bank, N.A., as trustee, on behalf of the Asset Backed Securities Corporation Home Equity Loan Trust, Series AMQ 2007-HE2 Asset Backed Pass-Through Certificates, Series AMQ 2007-HE2 bkgroup@kmllawgroup.com

KEVIN G. MCDONALD on behalf of Creditor Select Portfolio Servicing, Inc. as servicing agent for Wells Fargo Bank, N.A., as trustee, on behalf of the holders of the Asset Backed Securities Corporation Home Equity Loan Trust, Series AMQ 2007-HE2 bkgroup@kmllawgroup.com

KIMBERLY A. BONNER on behalf of Creditor Wells Fargo Bank, N.A., as trustee, on behalf of the Asset Backed Securities Corporation Home Equity Loan Trust, Series AMQ 2007-HE2 Asset Backed Pass-Through Certificates, Series AMQ 2007-HE2 amps@manleydeas.com

MATTEO SAMUEL WEINER on behalf of Creditor Select Portfolio Servicing, Inc. as servicing agent for Wells Fargo Bank, N.A., as trustee, on behalf of the holders of the Asset Backed Securities Corporation Home Equity Loan Trust, Series AMQ 2007-HE2 bkgroup@kmllawgroup.com

MATTEO SAMUEL WEINER on behalf of Creditor Wells Fargo Bank, N.A., et. al.
 bkgroup@kmllawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

MATTHEW CHRISTIAN WALDT on behalf of Creditor Wells Fargo Bank, N.A., as trustee,
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor Wells Fargo Bank, N.A., as trustee, on behalf
of the Asset Backed Securities Corporation Home Equity Loan Trust, Series AMQ 2007-HE2 Asset
Backed Pass-Through Certificates, Series AMQ 2007-HE2 mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1 **Renita Fennel Smith**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **13-13637-amc**

Social Security number or ITIN **xxx-xx-8788**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Renita Fennel Smith

7/26/18

By the court:

Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.